

# Case Study

## **Bridging the Commission Gap With On-Demand Pay**

Based in Southern California, Americor is a comprehensive debt settlement company that helps consumers avoid bankruptcy by negotiating and settling debts with credit card companies. They have recently expanded their financial services footprint by acquiring a mortgage company to offer home loans and HELOCs, alongside personal and auto loans.

We sat down with **Kiet Le**, Director of Payroll at Americor, to discuss how his two-person payroll team supports a growing workforce of nearly 1,500 employees and why they transitioned from a previous vendor to DailyPay to handle their On-Demand Pay program.

### What Challenges Led You To Offer On-Demand Pay?

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**Kiet Le:** A significant portion of our workforce is in sales. When they get hired, they go through a one-month sales training program making minimum wage. Because it takes time for a customer enrollment to clear, it can take up to two months before a new employee sees their first commission check.

We needed a system so our employees could access the money they'd already earned to pay for gas, groceries, and keep the lights on while they waited for those larger commission checks to come through.

### You Utilized a Different On-Demand Pay Vendor Before Switching to DailyPay. Why Did You Make the Switch?

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**Kiet Le:** Our previous provider had several major drawbacks. First, they capped transfers at \$500 per pay period. Rent in California is expensive. Even a one-bedroom is \$1,800 minimum. \$500 just wasn't enough for some employees.

Second, the other provider didn't accept or process direct deposits over \$10,000. When our top-performing sales employees earned a \$15,000 or \$20,000 commission check, their money would literally get stuck in limbo. Obviously, we want to keep our top sales people happy, and delaying their massive commission checks was a huge issue.



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**Partner:**  
Americor

**US Headquarters:**  
Irvine, CA

**Industry:**  
Financial Services

**Number of Employees:** 1,500

**Payroll Platform:**  
ADP Workforce Now

**Time & Attendance Platform:**  
ADP Essential Time

Finally, the old system was a deduction model. It required a lot of manual administrative work. We had to deduct the advanced amount directly from the employee's paycheck, run an imported report on their platform, and account for the amounts manually. DailyPay offered much more flexibility and a totally streamlined, hands-off process.

### **How Was the Integration and Ongoing Management With DailyPay?**

**Kiet Le:** It was pretty simple. I do a lot of system implementations, and usually there are speed bumps where you have to jump through hoops. But DailyPay was incredibly straightforward. Because you already have a built-in integration with ADP, I just gave our rep the necessary access, and she connected DailyPay to ADP automatically with a couple of clicks. The file feeds run perfectly.

Even when we acquired a new company, I just provided the headcount, employee list, and company code, and DailyPay added them right into the system without a hitch.



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**“If someone was losing their house or their car broke down and \$500 wasn't going to cover the mechanic, we would process internal advances for \$1,000 and manually recover \$200 per paycheck until it was paid back,” Kiet explained. “Since we went with DailyPay, we've been able to cut back on those manual internal advances completely.”**

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## What Advice Would You Give to Others Considering an On-Demand Pay Program?

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**Kiet Le:** It is a massive employee uplift, especially if your staff is in a sales role, on a commission structure, or starting at minimum wage. Depending on how long it takes for them to get paid on those bonuses, this program will help them survive while they wait. There are only positive outcomes that come out of DailyPay. I don't see any risk to the company at all.

### Spotlight: Empowering a Lean Payroll Team

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Managing payroll for nearly 1,500 employees is a massive undertaking—especially when your entire payroll department consists of just two people. For Kiet Le and his Payroll Specialist, efficiency is everything.



### Eliminating Manual Internal Advances

Because Americor's previous On-Demand Pay provider capped advances at just \$500, the payroll team constantly had to step in and act as a bank to help employees avoid financial disaster.

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### **Better Customer Support = Self-Sufficient Employees**

A critical factor in saving the payroll team's time has been DailyPay's dedicated user support. Rather than fielding constant questions from employees about their advances, Kiet relies on DailyPay's team to handle inquiries directly and quickly.

**“The customer support team is great,” Kiet noted. “They provide quick turnarounds for our staff within a day. It allows our employees to be entirely self-sufficient and solve issues themselves, which takes the burden off of Payroll and HR so we can focus on other work for the company.”**

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**dailypay**  |  **AMERICOR**